

BULLETIN 95-1

TO: All Companies Writing Accident and Health Insurance

FROM: Glenn Pomeroy, Commissioner

DATE: February 22, 1995

SUBJECT: Compliance With N.D. Admin. Code § 45-06-05-09.2(1)(f) and Suggested Language

The above-referenced section of the North Dakota Administrative Code, effective July 1, 1994, reads:

Every insurer, health care service plan, or other entity marketing long-term care insurance coverage in this state, directly or through its producers, shall:

1. If the state in which the policy or certificate is to be delivered or issued for delivery has a senior insurance counseling program approved by the commissioner, the insurer shall, at solicitation, provide written notice to the prospective policyholder and certificate holder that such a program is available and the name, address, and telephone number of the program.

North Dakota's program is administered by the North Dakota Insurance Department with grant funds from the Health Care Financing Administration.

Language suggested to comply with this requirement is as follows:

The North Dakota Senior Health Insurance Counseling (SHIC) program offers local, volunteer, peer counselors trained in senior health insurance topics including Medicare, Medicare supplement and long-term care insurance. Volunteers have no affiliation with any company or product and all services are free and confidential.

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Contact the North Dakota Insurance Department for a referral to the
program nearest you:

North Dakota Insurance Department
600 East Boulevard
Bismarck, ND 58505
1-800-247-0560 or (701) 328-2440

Your cooperation is appreciated. Medicare supplement carriers are encouraged, though not required, to provide this information to their prospective purchasers, as well.

GP/njb